REMARKS

This correspondence is responsive to the office action mailed March 30, 2010 for the above-referenced application. All claims are rejected under 35 U.S.C. § 103(a) as being unpatentable over various combinations of references: claims 1 and 11-15 over Chancey (5,842,185) in view of Wood (7,050,997), Wells (6,446,048) and Bissonette (6,343,279), claim 32 over Chancey in view of Wood and Wells, claim 33 over Chancey in view of Wood, Wells and Goldsmith (6,064,990), and claim 34 over Chancey, Wood, Bissonette and Goldsmith.

All rejections except the rejection of claim 34 rely on Wells as disclosing:

> automatically using a third-party Internet-connected gateway to repeatedly access a plurality of financial institutions and to repeatedly search on-line credit card account and on-line checking account records of a plurality of actual financial accounts maintained by the plurality of financial institutions for recent purchases

as recited in claim 1 and similar features recited in the other claims. The Office Action makes specific note of an embodiment disclosed in Wells at Column 9 line 62-Column 10 line 16, which discusses a linked third-party website, such as the website of a bank. While Wells discloses an embodiment where the system is linked to a third-party website, the rejections mischaracterize the teachings of Wells with respect to that embodiment and use an improper interpretation of Wells in rejecting the claims.

Specifically, it should be noted that Wells is entirely directed to a system that allows a user to remotely enter financial transaction information and to later download such information to a local personal finance application. (See Abstract, for example.) In conjunction with that system, Wells discloses several ways that the user can elect to send information to the remote website for later download as discussed with respect to Figures 1a-1c. As taught by Wells, information is input to the website by a user's use of one of a variety of input devices

(collectively labeled 108). (See Col. 6 lines 40-43; Col. 8 lines 26-29.) In that regard, Figure 1b

shows one example of an input device that is a stand-alone device that communicates directly

with the website to allow entry of the financial transaction information. (Fig. 1b, Col. 8 lines 29-

45, indicating the device could be a stand-alone computer, a personal digital assistant, or a

function-dedicated device such as a Web TV device.)

The embodiment shown in Figure 1c of Wells illustrates an alternative input device

(labeled 108'), that consists of two elements, a computer with network access and a third party

website. (Fig. 1c, Col. 9 line 66-Col. 10 line 4.) What is ignored by the Office Action in

incorrectly relying on the disclosure of Wells to reject features of the claim is also seen in Figure

1c, where it clearly shows that the user$_n$ 124 of Wells interacts with the input device 108' (e.g.

the computer and third-party website). Thus, the alternate input device 108' is merely another

device by which the user can input financial transaction data for later download, which becomes

clear in the disclosure of Wells at Column 8 lines 45-55 as follows:

> Alternatively, any of the input devices could be the combination of a computer
> and a web-site where financial transactions occur electronically, the computer
> having contacted the web-site for this purpose (see FIG. 1(c)). Thus, for example,
> transaction information associated with an Internet purchase can be automatically
> uploaded from the vendor's web-site to database 127. If this occurs, then the
> transaction information will have been, at least substantially instantaneously,
> uploaded to database 127 without any additional effort or expense on the
> purchaser's part.

Thus, as disclosed in Wells, the third-party website associated with the financial transaction

automatically uploads the transaction (e.g. purchase) information at the time of the transaction,

using a browser redirect feature, a back-ends network feature, or the like. (See Col. 10, lines 10-

12.)

What is notably absent from this disclosure of Wells is any disclosure relating to using an

Internet-connected gateway to repeatedly access a plurality of financial institutions and to

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repeatedly search on-line credit card account and on-line checking account records of a plurality of actual financial accounts maintained by the plurality of financial institutions for recent purchases as recited in claim 1. Instead, the system of Wells functions completely differently, with the website accessed by the user to execute a financially transaction becoming part of an input device and transmitting the financial transaction information to the Wells website for later download, as discussed above. Thus, the reliance on Wells in the rejection of claim 1 is misplaced.

Similar reasoning applies to all other independent claims as to the portions of such claims rejected with reliance on Wells. Thus, the rejections of claims 1, 11-15, and 32-33 should be removed for at least this reason.

With respect to the claim rejections relying on the newly-cited reference Bissonette (rejections of claims 1, 11-15, and 34), claim 1 requires:

> aggregating the search results using the gateway and displaying the search results over the Internet to a local processor device viewable by a user to show the user the updated status of a virtual account before making a purchasing decision.

Similar language is contained in claim 11. Claim 34 requires:

> automatically periodically searching online financial records maintained by a plurality of financial institutions using an Internet-connected gateway for transactions made on a plurality of a user's credit cards and notifying the user of the transactions prior to the user making a purchasing decision.

The Office Action fails to show that Bissonette teaches such limitations.

Specifically, while the Office Action cites various passages of Bissonette, such passages are related to reconciliation and authorization of payment of transactions on a single credit card. As such, the system of Bissonette cannot be said to aggregate search results from a plurality of financial institutions (note that the claims must be read as a whole so the search results refer to

the results from a plurality of financial institutions) or to automatically search online financial records maintained by a plurality of financial institutions as is required by the rejected portions of Applicants' claims.

Reference may be made to Figure 2 of Bissonette and its accompanying discussion, which discloses that the single credit card issuer sends a credit card statement to the company for viewing whether transactions comply with the company's internal controls. The system of Bissoneette describes various processes whereby individual purchase transactions can be approved or denied in the system shown in Figure 2, but the fact remains that Bissonette fails to disclose aggregating search results from a plurality of financial institutions or to disclose automatically searching online financial records maintained by a plurality of financial institutions. Thus, the Office Action fails to show that Bissonette stands for the proposition on which it is relied, and the rejections of claims 1, 11-15, and 34 must be removed for at least this reason.

With respect to the portions of the rejections relying on Goldsmith, claim 33 requires: "notifying the user of the transactions as record of the transactions are obtained from the financial institutions" and similar language is required by claim 34. While Goldsmith discloses the sending of notifications of financial transactions, it should be noted that the notifications of Goldsmith are sent by the financial institution itself as it processes the transaction. (See Col. 4 lines 47-59, for example.) In contrast, the invention as claimed provides notifications not from the financial institutions themselves as the transactions occur, but instead provides notifications based on obtaining financial transaction information from multiple financial institutions as record of the transactions are obtained. While the mere fact of providing notifications is similar on its face, the effect is very different. In the system of Goldsmith, notifications are provided

from a participating financial institution that processes the transactions. In the claims, the notifications are provided after obtaining the transactions from a plurality of financial institutions, thereby increasing the benefit to the user, who can be made aware of transactions even from institutions that do not participate in the system of Goldsmith. For this additional reason, the claims having portions rejected over Goldsmith are not made obvious by a combination including that reference.

For at least the reasons set forth above, Applicants respectfully submit that neither the references cited in the Office Action nor a combination thereof recite the features set forth in the claims. The claims therefore are in condition for allowance.

<u>CONCLUSION</u>

Applicants submit that the application is allowable. Should there be any questions that could advance this application which can be raised in a telephonic interview, Applicants respectfully invite the Examiner to initiate the same.

DATED this 30th day of September, 2010.

Cordially,

/Michael Krieger/
Michael F. Krieger
Attorney for Applicant
Registration No.: 35,232

KIRTON & McCONKIE
1800 Eagle Gate Tower
60 East South Temple
Salt Lake City, Utah 84111
Telephone: (801) 321-4814
Facsimile: (801) 321-4893

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